

OBESITY HEALTH CENTRE

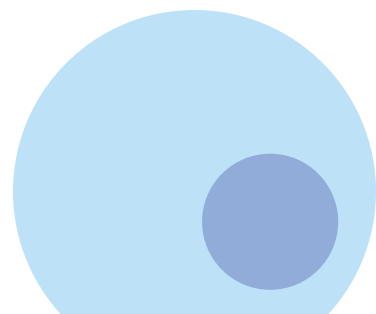
Planning an investment in your long-term health

Bariatric surgery and the financial decision

Bariatric surgery is a significant financial decision, and it is normal to pause when you see the costs. Many patients feel ready from a health perspective but are unsure from a financial one. That is understandable. This is not a small once-off expense - it is an investment in your long-term health, your mobility, your energy, your confidence, and your future quality of life. The important message is this: you do not have to decide everything today. You can understand your options, plan carefully, and take the next responsible step.

This is not a quotation.

You have to ask for a specific, detailed, official quote from our Bariatrics Coordinator.





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The cost of obesity is not only the number on a surgery quote. Obesity can carry long-term costs through chronic medication, diabetes, high blood pressure, sleep apnoea, joint pain, reduced mobility, time off work, lower energy and reduced quality of life. Bariatric surgery is not a quick fix, but it is one of the most effective long-term treatments for obesity as a chronic disease. Large long-term studies show that metabolic and bariatric surgery is associated with improved survival, with one large meta-analysis reporting longer median life expectancy in adults who had surgery compared with routine non-surgical care. Research also shows meaningful improvements in obesity-related conditions, including diabetes and cardiovascular risk, which is why surgery is often considered not only a weight-loss procedure, but a health intervention.

The estimated costs - READ THIS CAREFULLY.

There are many variables that influence the cost of bariatric surgery, and every patient gets a unique quote for their preparation, surgery and post-surgery care. This is not a quote. You have to ask for a specific, detailed, official quote from our Bariatrics Coordinator.

The variables that influence the cost (and is out of the control of the practice, as it is indicated by the medical conditions and the medical aids) include your current health status and medication, the type of tests and preparation you require, the type of procedure you receive, the medical aid you are on, the option of the medical aid, and the medical aid's discretionary decision that can sometimes be reversed, or additional cost that can occur due to additional steps required in the process based on your health and individual circumstances.

Even if your medical aid does not cover bariatric surgery, they mostly cover a gastroscopy done in the rooms (even if you have a hospital plan). The OHC sends the bill directly to your medical aid and functions at the scheme rates. The amount indicated here is for patients who do not have a medical aid. If your medical aid covers a gastroscopy in the rooms, the chances of you having a co-payment are slim, and the gastroscopy cost may be deducted from the estimated cost below. It is therefore important to see these costs as part of your planning process, but only the final, individualised quotation is the document you should use for your decision.

The bariatric process is mapped out in detail in our information pack and should be viewed with this financial estimation to understand the context of the costs.



Estimated costs for the 3 procedures

The estimated cost for the 3 different procedures done by this practice is:

This is not a quotation. The practice will provide you with a quotation that has the ICD 10 codes on for approvals.

Step	Gastric Sleeve	Roux & Y gastric bypass	SADI
Estimated pre-operative consultation cost (including surgeon's consultation, gastroscopy, anaesthetist for gastroscopy, psychologist appointments, GP/physician appointment, dietician appointment, physio appointment, consultations, motivation to medical aid, etc.)	R27 600.00	R27 600.00	R27 600.00
Estimated pre-operative test/procedure costs (including blood test, abdominal ultrasound, CXR, ECG, Sleep study, and CPAP use 2 weeks prior to the surgery)	R13 380.00	R13 380.00	R13 380.00
Estimated surgery cost (Surgeon, assistant surgeon, anaesthetist, barium swallow, hospital, physio in hospital, dietitian, vitamin prescription, home medication prescription, physician in hospital care)	R166 959.90	R195 728,20	R215 728,10
Estimated 12-month post-operative costs 1 week follow-up (consultation with surgeon and dietitian) 1 month follow-up (consultation with dietitian) 3-month follow-up (gastroscopy, physio, surgeon and dietitian consultation) 6-month follow-up (GP and dietitian consultation) 12-month follow-up (Gastroscopy, surgeon and dietitian consultation)	R29 360.00	R29 360.00	R29 360.00

The follow-up post-operative process is the most important process, and we notice that many patients do not adhere to or plan financially for this phase. It is critical to your health that you understand this is not optional, as most complications in the bariatric process are identified and managed early, reducing the risks of the procedure. Please do not underestimate how important this is, and budget for it all as part of your procedure. It is non-negotiable.



Key facts understand

Bariatric surgery may help to:

- reduce weight in a sustained way when combined with long-term lifestyle changes;
- improve or reduce the need for medication for conditions such as type 2 diabetes, sleep apnoea, high blood pressure, cholesterol, reflux and many other co-morbidities;
- improve movement, energy, breathing, sleep and daily functioning;
- reduce long-term health risks linked to obesity;
- improve confidence and participation in work, family and social life.

It is also important to be realistic. Bariatric surgery requires preparation, medical assessment, follow-up appointments, eating changes, blood tests and lifelong supplements. The procedure is a powerful tool, but long-term success depends on ongoing care and commitment.

Funding options

1. Medical aid funding

At present, funding for bariatric surgery in South Africa is limited (and we are involved with lobbying to motivate more in the industry to fund it, but it is a long-term advocacy process).

Based on current practice experience, Discovery Health, GEMS, Sasol, Polmed, and Bankmed are the main schemes that may fund bariatric surgery on selected plans and under strict authorisation criteria. Even when medical aid contributes, patients may still have co-payments, shortfalls, pre-operative costs, motivation fees, tests, consultations and supplement costs.

Some other medical aids may consider ex gratia funding on application. This means the scheme does not routinely fund the procedure, but may review an individual case and make a discretionary decision. Approval is not guaranteed.

OHC can assist with the medical motivation process where appropriate, but the final decision always rests with the medical aid and the patient's specific plan rules.

2. Co-funding options

Some patients cannot fund the full amount immediately, but may be able to plan a staged route. Co-funding may include a combination of:

- medical aid contribution, where approved;
- savings towards co-payments and shortfalls;
- family or employer support;
- community or personal fundraising;
- Obesity Community Fund membership, where applicable;
- structured payment planning for pre-operative and follow-up costs.

This route is especially helpful for patients who need time to prepare financially while also starting the health preparation process.



Private funding and finance options

3. Private funding

Private patients pay the full quoted amount before the procedure can be confirmed. The total will depend on the procedure, hospital, theatre time, hospital stay, anaesthetist, surgeon, tests and individual medical needs.

As a planning guide, patients should budget for:

- pre-operative tests and consultations;
- the surgery and hospital package;
- possible co-morbid condition optimisation before surgery;
- post-operative appointments and blood tests;
- lifelong vitamin and mineral supplementation.

Use the latest OHC quote for your exact figure. As a broad planning range, bariatric surgery may fall in the region of R70 000 to R130 000 or more, depending on the procedure and provider costs. Pre-operative consultations and assessments are additional and may vary by patient pathway.

Private payment and finance options to investigate

Patients who are funding privately may wish to investigate the following options. These are independent providers, and OHC does not approve finance, set interest rates or determine affordability. We strongly encourage our patients to make a responsible financial decision, considering the bigger picture of health care costs and the long-term benefits.

Medical or payment finance providers

PayJustNow Website: https://payjustnow.com	Payflex Website: https://payflex.co.za	Medifin Website: https://medifin.co.za
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Before using any finance provider, please check the full repayment amount, monthly instalment, interest, admin fees, approval requirements and whether medical procedures are eligible.

Banking and credit options

Some patients choose to speak to their bank about:

- credit card facilities;
- overdraft facilities;
- personal loans;
- access bond or home loan redraw options, where applicable.

These options should be considered carefully. A lower monthly instalment may feel easier, but the full repayment amount can be significantly higher over time.



Plan beyond the surgery date

Family, employer or community support

Some patients fund part of the cost through:

- family contributions;
- employer wellness support;
- personal fundraising;
- community fundraising platforms;
- structured savings plans.

This can be particularly useful when you have partial funding but need help with the shortfall.

Remember to plan for aftercare

Your financial planning should not stop at the surgery date. Long-term success requires follow-up, blood tests, nutritional monitoring and supplements. The OHC information pack notes that lifelong supplementation is required after surgery and that supplement costs may be higher during the first 12 to 18 months.

A good financial plan should therefore include:

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| <ul style="list-style-type: none">- the procedure cost;- pre-operative preparation;- post-operative appointments;- annual blood tests; | <ul style="list-style-type: none">- supplements;- healthy food planning;- support for movement, habits and emotional adjustment where needed. |
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A final word

Money is one of the biggest barriers to bariatric surgery, but it does not have to end the conversation. You can plan obesity healthcare in the same way you would plan any important life investment: understand the full picture, ask questions, compare options, and make a responsible decision in your own time. The OHC team is here to help you understand the pathway and the costs, so that you can decide what is medically, practically and financially right for you.

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